

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor : James Templeton
Application No. : 09/901,954
Confirmation No. : 7267
Filed : July 10, 2001
Docket : PAY00-003
Title : System and Method for Verifying a Financial Instrument

Group/Art Unit : 3692
Examiner : Nga B. Nguyen

REPLY UNDER 37 C.F.R. § 1.111

Commissioner for Patents
Alexandria, VA 22313

Sir:

In response to the non-final office action mailed December 19, 2007, please amend the subject application as follows and consider the corresponding Remarks.